

STIC Database Tracking Number: 247824

To: KIRSTEN APPLE
Location: KNX-5A78
Art Unit: 3694
Friday, January 11, 2008

Case Serial Number: 09/872447

From: ROBERT FINLEY
Location: EIC3600
KNX-4B68 / KNX-4C29
Phone: (571)272-8952

robert.finley@uspto.gov

Search Notes

Examiner APPLE:

Attached are the results of your full Business Methods template search request regarding:
SYSTEM AND METHOD FOR OFFERING A FINANCIAL PRODUCT

Please scan the complete search as my tagging likely missed possibly useful items.

Please let me know if need you anything further or have any questions.

Robert Finley (ASRC)
EIC 3600
Knox 4B68
571.272.8952



20 RUS H. 247824

STIC EIC 3600 Search Request Form

Today's Date: 1/8/08 Class/Subclass What date would you like to use to limit the search?
Priority Date: 1/19/01 Other: put under class if not

Name Kirsten Apple
AU 3694 Examiner # 81241
Room # 5A78 Phone 2-5588
Serial # 09-872-447

Format for Search Results (Circle One):
☒ PAPER ☐ DISK ☒ EMAIL Both
Where have you searched so far?
USP DWPI EPO JPO ACM IBM TDB
IEEE INSPEC SPI Other

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

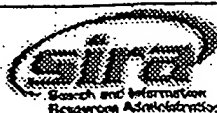
Full search for allowance.

credit review system

where the customer does
not know their credit is
reviewed.

ex. (credit) near (review or application or score)
and
customer does not know - customer did not apply

STIC Searcher _____ Phone _____
Date picked up _____ Date Completed _____





STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher* or contact:

Karen Lehman, EIC 3600 Team Leader
(571) 272-3496 Knox 4B68

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop-off or send completed forms to EIC3600 Knox 4B68



Robert Finley

File 347:JAPIO Dec 1976-2007/Jul(Updated 071031)

(c) 2007 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2007/ 200802

(c) 2008 European Patent Office

File 349:PCT FULLTEXT 1979-2007/UB=20071227UT=20071120

(c) 2007 WIPO/Thomson

File 350:Derwent WPIX 1963-2008/UD=200802

(c) 2008 The Thomson Corporation

Set	Items	Description
S1	3326	AU=TAYLOR J?
S2	1	AU=CORO L?
S3	3326	S1 OR S2
S4	3	S3 AND ((FINANCIAL OR CREDIT OR DEBIT)(1N)(PRODUCT OR PRODUCTS OR SERVICE OR SERVICES OR ACCOUNT OR ACCOUNTS OR CARD OR CARDS)(12N)(DYNAMIC?? OR REALTIME OR (REAL OR ACTUAL)())TIME OR AUTOMATED OR AUTOMATIC OR AUTOMATICALLY OR WHILE))

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4/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2008 European Patent Office. All rts. reserv.

01590656

An automated point-of-sale terminal for use in a post office
Automatisierter Verkaufsautomat zur Benutzung in einem Postamt
Terminal de point de vente automatise pour l'utilisation dans un bureau de
poste

PATENT ASSIGNEE:

NCR INTERNATIONAL INC., (1449480), 1700 South Patterson Boulevard,
Dayton, Ohio 45479, (US), (Applicant designated States: all)

INVENTOR:

Taylor, Jason Wayne , 3276 Embry Downs Court, Atlanta GA 30340, (US)

LEGAL REPRESENTATIVE:

Williamson, Brian et al (84715), International IP Department, NCR
Limited, 206 Marylebone Road, London NW1 6LY, (GB)

PATENT (CC, No, Kind, Date): EP 1318480 A2 030611 (Basic)
EP 1318480 A3 040107

APPLICATION (CC, No, Date): EP 2002258289 021202;

PRIORITY (CC, No, Date): US 13077 011210

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO

INTERNATIONAL PATENT CLASS (V7): G07B-017/02; G07F-017/26

ABSTRACT WORD COUNT: 195

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200324	456
SPEC A	(English)	200324	2097
Total word count - document A			2553
Total word count - document B			0
Total word count - documents A + B			2553

INVENTOR:

Taylor, Jason Wayne ...

...SPECIFICATION of-sale terminal may be permanently connected to a
telecommunications network such that the payment card reader may
transact with the appropriate banks or credit card companies in a
fully automated manner.

Once the payment has been effected, the postage is then dispensed from
the terminal...which are also controlled by the processor 66. In order to
be able to execute credit or debit card transactions automatically
without the intervention of a postal worker, the processor 66 is also
provided with a...

4/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2007 WIPO/Thomson. All rts. reserv.

01317391 **Image available**

IDENTITY VERIFICATION SYSTEM

SYSTEME DE VERIFICATION D'IDENTITE

Patent Applicant/Inventor:

TAYLOR John Michael , 552 Bayview Avenue, Millbrae, CA 94030, US, US
(Residence), US (Nationality)

Legal Representative:

CLEVELAND Dan Jr (agent), Lathrop & Gage LC, 2345 Grand Boulevard, Suite
2400, Kansas City, MO 64108, US,

Patent and Priority Information (Country, Number, Date):

Robert Finley

Patent: WO 2005125092 A1 20051229 (WO 05125092)
Application: WO 2005US20416 20050609 (PCT/WO US05020416)
Priority Application: US 2004578453 20040609
Designated States:
(All protection types applied unless otherwise stated - for applications 2004+)
AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL
PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU
ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10715

Patent Applicant/Inventor:
TAYLOR John Michael ...
Fulltext Availability:
Detailed Description

Detailed Description
... such that an individual would only need to sign up for one
9
identity protection account and receive automatic protection at all
participating businesses and financial institutions worldwide. This
type of central standard prevents these businesses and financial
institutions from being...
...a central control
location, an individual customer need only sign up for one identity
protection account to be automatically protected at all participating
businesses and financial institutions of fraud.
It will be appreciated that there are a number of commercially available
...

4/3,K/3 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0013048775 - Drawing available
WPI ACC NO: 2003-128220/200312
XRPX ACC No: N2003-101815
Internet-based financial product marketing method involves determining
whether customer is qualified to receive offer of financial product in
response to retrieved customer identity data
Patent Assignee: CORO L (CORO-I); TAYLOR J W (TAYL-I)
Inventor: CORO L ; TAYLOR J W

Patent Family (1 patents, 1 countries)
Patent
Number Kind Date Number Kind Date Update
US 20020147669 A1 20021010 US 2001262960 P 20010119 200312 B
US 2001872447 A 20010601

Priority Applications (no., kind, date): US 2001262960 P 20010119; US
2001872447 A 20010601

Patent Details
Number Kind Lan Pg Dwg Filing Notes

Robert Finley

US 20020147669 A1 EN 14 3 Related to Provisional US 2001262960
Inventor: CORO L ...

... TAYLOR J W

...NOVELTY - The data related to customer identity information received through network, is retrieved. A financial product is offered to customer, in real - time if the customer is determined to be qualified for receiving a product offer, in response...

Original Publication Data by Authority

Inventor name & address:

Taylor, James W ...

... Coro, Luz-Maria

Original Abstracts:

A system and method for offering a financial product to a customer in real - time while the customer is conducting a transaction over a network. In response to received identification information regarding the customer over...

...to the identification information, determines if the customer qualifies to receive an offer of the financial product in response to the retrieved data, and then offers the financial product to the customer if the customer qualifies. If the customer accepts the offer of the financial product, the financial product is made immediately usable by the customer. This entire process is performed while the customer is conducting a transaction on-line or via telephone. In other words, the process is conducted in...

Claims:

...to the identification information; determining if the customer qualifies to receive an offer of the financial product in response to the retrieved data; and offering the financial product to the customer if the customer qualifies, wherein the acts of receiving, retrieving, determining and offering occur in real - time.

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File 2:INSPEC 1898-2007/Dec w2
 (c) 2007 Institution of Electrical Engineers
 File 9:Business & Industry(R) Jul/1994-2008/Jan 11
 (c) 2008 The Gale Group
 File 15:ABI/Inform(R) 1971-2008/Jan 10
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 (c) 2008 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2008/Jan 10
 (c) 2008 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 625:American Banker Publications 1981-2008/Jan 11
 (c) 2008 American Banker
 File 268:Banking Info Source 1981-2008/Jan w1
 (c) 2008 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2008/Jan 10
 (c) 2008 Bond Buyer
 File 267:Finance & Banking Newsletters 2008/Jan 02
 (c) 2008 Dialog
 File 16:Gale Group PROMT(R) 1990-2008/Jan 03
 (c) 2008 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2008/Dec 28
 (c)2008 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2008/Jan 10
 (c) 2008 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2008/Dec 31
 (c) 2008 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2008/Jan 10
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 (c) 2007 The HW Wilson Co.
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 (c) 2008 The New York Times
 File 475:Wall Street Journal Abs 1973-2008/Jan 11
 (c) 2008 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 139:EconLit 1969-2007/Nov
 (c) 2007 American Economic Association
 File 256:TecInfoSource 82-2008/Sep
 (c) 2008 Info.Sources Inc

Set	Items	Description
S1	12351	AU=(TAYLOR, J? OR TAYLOR J? OR TAYLOR(2N)J?) OR BY=TAYLOR(-2N)J?
S2	20	AU=(CORO, L? OR CORO L? OR CORO(2N)L?) OR BY=CORO(2N)L?
S3	12371	S1 OR S2
S4	1	S3 AND ((FINANCIAL OR CREDIT OR DEBIT)(1N)(PRODUCT OR PROD-

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UCTS OR SERVICE OR SERVICES OR ACCOUNT OR ACCOUNTS OR CARD OR
CARDS)(12N)(DYNAMIC?? OR REALTIME OR (REAL OR ACTUAL)()TIME OR
AUTOMATED OR AUTOMATIC OR AUTOMATICALLY OR WHILE))

S5

0 S4 NOT PY>2001

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File 9:Business & Industry(R) Jul/1994-2008/Jan 11
 (c) 2008 The Gale Group
 File 15:ABI/Inform(R) 1971-2008/Jan 10
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 File 16:Gale Group PROMT(R) 1990-2008/Jan 03
 (c) 2008 The Gale Group
 File 20:Dialog Global Reporter 1997-2008/Jan 11
 (c) 2008 Dialog
 File 148:Gale Group Trade & Industry DB 1976-2008/Dec 28
 (c)2008 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 267:Finance & Banking Newsletters 2008/Jan 02
 (c) 2008 Dialog
 File 268:Banking Info Source 1981-2008/Jan w1
 (c) 2008 ProQuest Info&Learning
 File 275:Gale Group Computer DB(TM) 1983-2008/Jan 10
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 File 476:Financial Times Fulltext 1982-2008/Jan 10
 (c) 2008 Financial Times Ltd
 File 610:Business Wire 1999-2008/Jan 10
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 File 613:PR Newswire 1999-2008/Jan 10
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 File 621:Gale Group New Prod.Annou.(R) 1985-2008/Dec 31
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 File 624:McGraw-Hill Publications 1985-2008/Jan 10
 (c) 2008 McGraw-Hill Co. Inc
 File 625:American Banker Publications 1981-2008/Jan 11
 (c) 2008 American Banker
 File 626:Bond Buyer Full Text 1981-2008/Jan 10
 (c) 2008 Bond Buyer
 File 634:San Jose Mercury Jun 1985-2008/Jan 10
 (c) 2008 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2008/Jan 10
 (c) 2008 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	5989742	(FINANCIAL OR CREDIT OR DEBIT OR BANK OR BANC OR MONEY)(1N-) (PRODUCT OR PRODUCTS OR SERVICE OR SERVICES OR ACCOUNT OR AC- COUNTS OR CARD OR CARDS) OR CHARGEACCOUNT? ? OR CREDITLINE? ? OR CREDIT(2N)(LINE OR LINES)
S2	29606146	APPLICANT OR APPLICANTS OR CUSTOMER OR CUSTOMERS OR CONSUM- ER OR CONSUMERS OR CLIENT OR CLIENTS OR BUYER OR BUYERS OR EN- ROLEE OR ENROLEES OR PARTICIPANT? ? OR SUBSCRIBER? ? OR PARTI- CIPAT?R? ? OR PATRON OR PATRONS OR SHOPPER OR SHOPPERS
S3	1048483	S1(12N)S2
S5	451707	QUALIFY??? OR QUALIFIE? ? OR ELIGIBLE OR ELIGIBILITY OR SU- ITABLE OR CRITERI??? OR REQUIREMENT? ? OR PREREQUISITE? ? OR - CONDITION?? OR PRECONDITION? ? OR APPROV??? OR ACCEPT??? OR A- CCEPTANCE OR ACCEPTABLE
S6	565065	DYNAMIC?? OR INTERACTIV??? OR REALTIME OR (REAL OR ACTUAL)- ()TIME OR ADAPTIV? OR INTERACTIONAL OR AUTOMATED OR AUTOMATIC OR AUTOMATICALLY OR INTELLIGENT OR INTELLIGENTLY OR SMART OR - WHILE OR INSTANTANEOUS OR COINSTANTANEOUS OR IMMEDIATE??
S7	8244	UNAWARE? ? OR UNNOTICED OR "NOT"() (AWARE? ? OR NOTIC??? OR DETECT??? OR SENSE? ? OR SENSING OR DISCERN??? OR DISCOVER??? OR ASCERTAIN???)
S8	101282	S2(6N)S5
S9	23883	S5(6N)S6
S10	4838	S8(S)S9

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S11	2273	S2(12N)S7
S12	29	S10 AND S11
S13	13	S12 NOT PY>2001
S14	11	RD (unique items)

14/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2008 The Gale Group. All rts. reserv.

01822573 Supplier Number: 24603149 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A Stamp of Approval For the Post Office - After more than 200 years of only accepting cash and checks, the U.S. Postal Service has become the nation's largest acceptor of credit and debit cards. Is card acceptance paying off?
(In 1998, the US Postal Service accepted 5.5 mil debit card transactions totalling \$332 mil and 42.6 mil credit card transactions totaling nearly \$1.4 bil in volume)
Credit Card Management, p N/A
April 01, 1999
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1969

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...companies' merchant business going to a subsidiary, BA Merchant Services Inc.

Meanwhile, Carter concedes that customers for the most part still are not aware they can use their credit and debit cards for postal purchases. Customer awareness has been reported as low as 20% and as high as 40%. Carter says...

...post office and plans on continuing its support of card usage.

"Our studies show that while post office acceptance is increasing steadily, it is still relatively low compared to other sectors of business," she notes. "Consumers are very aware that department stores accept our card, but in general most people are still not aware that they can use..."

14/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01985862 49733067
Credit scoring and loan scoring as tools for improved management of federal credit programs
Stanton, Thomas H
Financier v6n2/3 PP: 24-41 Summer 1999
ISSN: 1073-7340 JRNL CODE: FNR
WORD COUNT: 13420

...TEXT: accept" decision from an automated mortgage underwriting system in the conventional market.

Instead of receiving automatic approval, their application will return to the lender for individualized, and more time-consuming and resource-intensive consideration. Such applicants may find that they qualify for special private sector or government loan programs.

Over time, the use of controlled experiments...tactical problem; lenders that use more sophisticated scorecards can sell higher-risk loans to unsuspecting buyers whose scorecards do not detect the actual level of risk involved and who do not price the transaction correctly. The...Co. to develop a distinct FHA single-family scorecard. Preliminary indications are that the FHA automated system approves a much higher percentage of applicants than are approved by automated systems in the conventional

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market. Also, some lenders contend that **automated** underwriting generates **approval** for a significant proportion of FHA loans that would not have been approved under traditional...

14/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01807548 04-58539
A stamp of approval for the post office
Beyer, Leslie
Credit Card Management v12n1 PP: 121-124 Apr 1999
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2043

...TEXT: companies' merchant business going to a subsidiary, BA Merchant Services Inc.

Meanwhile, Carter concedes that **customers** for the most part still are **not aware** they can use their credit and debit cards for postal purchases. **Customer** awareness has been reported as low as 20% and as high as 40%. Carter says...

...post office and plans on continuing its support of card usage.

"Our studies show that **while** post office **acceptance** is increasing steadily, it is still relatively low compared to other sectors of business," she notes. "**Consumers** are very aware that department stores **accept** our card, but in general most people are still not aware that they can use..."

14/3,K/4 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01505613 01-56601
Learning to like castor oil
Holliday, Karen Kahler
US Banker v107n9 PP: 41-46 Sep 1997
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 2292

...TEXT: sustain prospect streams to other divisions of the bank, particularly trust. Many times, lucrative trust **customers** go **unnoticed** because their debt is paid off and they're not taking out mortgages or other...of dying has been replaced by the fear of outliving retirement assets."

Furash agrees. But **while** **conditions** are ripe, he adds that **consumers** are sending mixed messages when it comes to financial planning. "Intellectually, consumers may understand the..."

14/3,K/5 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01286919 99-36315
Bosco's converts checkwriters to cardholders
Murphy, Patricia A
Stores v78n6 PP: 62-63 Jun 1996
ISSN: 0039-1867 JRNL CODE: STR
WORD COUNT: 1024

...TEXT: process in favor of a pre-screening mechanism that piggybacks on its check authorization procedures. Customers are unaware of the process, which requires no more information than what is needed to complete a...

...license numbers that Boscov's and other retailers typically request as part of the check acceptance process to automatically pre-screen customers for a proprietary card.

The system is designed to comply with all federal dictates on...

14/3,K/6 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00804060 94-53452
Securities regulation and life underwriters
Dorfman, Mark S; Vibhakar, Ashvin P
Journal of the American Society of CLU & ChFC v48n1 PP: 40-49 Jan 1994
ISSN: 0742-9517 JRNL CODE: CLU
WORD COUNT: 7312

...TEXT: commissions to consumers is clear; such disclosure facilitates competition, and competition is presumed to increase consumer welfare. Specifically benefited would be consumers unaware that price differentials exist for the same or similar products, or that some (non-New ...new issues of securities, and that the broker-dealer make a reasonable effort to provide suitable securities based on the client's financial resources and preferences. Comparable regulation is found in New York's insurance law...

...the first instance (cost disclosure); however, New York law contains nothing comparable to the suitability requirement.

while the legislative intent of providing the life insurance applicant with sufficient information to make an...

14/3,K/7 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00724686 93-73907
The Strange Behavior of the Credit Card Market
Calem, Paul S.
Business Review (Federal Reserve Bank of Philadelphia) PP: 3-14 Jan/Feb 1992
ISSN: 0007-7011 JRNL CODE: FRB
WORD COUNT: 5877

...TEXT: their credit card banks somewhat randomly, possibly responding to nonprice factors such as convenience. These customers are then "tied" to their chosen bank, unaware of the rates and terms offered by other issuers. As a result, each individual card...

...But borrowers may be subject to a substantial switching cost related to the process of qualifying for a new card.

while some borrowers may easily qualify for a new card offering a lower rate, many others may find it difficult to...

...be concerned about the applicant's existing debt level. The issuer may be unwilling to approve the customer's application until he or she has

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closed some preexisting account or accounts. That is...

14/3,K/8 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

06278001 Supplier Number: 54411086 (USE FORMAT 7 FOR FULLTEXT)
A Stamp of Approval For the Post Office.
Credit Card Management, pNA
April, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2089

... companies' merchant business going to a subsidiary, BA Merchant Services Inc.

Meanwhile, Carter concedes that customers for the most part still are not aware they can use their credit and debit cards for postal purchases. Customer awareness has been reported as low as 20% and as high as 40%. Carter says...

...post office and plans on continuing its support of card usage.

"Our studies show that while post office acceptance is increasing steadily, it is still relatively low compared to other sectors of business," she notes. "Consumers are very aware that department stores accept our card, but in general most people are still not aware that they can use..."

14/3,K/9 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

12430894 (USE FORMAT 7 OR 9 FOR FULLTEXT)
India: what retailers don't know
BUSINESS LINE
August 17, 2000
JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 2099

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... ve already discussed the pet treats manufacturer whose product was typically stocked high on shelves, unaware that its main buyers were old people and children. we studied a chain of family-style restaurants whose outlets...

... rates posted, not even a little sign or two in Japanese or Korean telling job shoppers which credit cards are accepted. Smart retailers would reward employees who learned a little Japanese, German, French or Spanish even just...

14/3,K/10 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2008 The Gale Group. All rts. reserv.

14200277 SUPPLIER NUMBER: 81259379 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic bill presentment and payment--Is it just a click away?
Andreeff, Alexandria; Binmoeller, Lisa C.; Boboch, Eve M.; Cerda, Oscar;
Chakravorti, Sujit; Ciesielski, Thomas; Green, Edward
Economic Perspectives, 25, 4, 2(15)
Winter, 2001
ISSN: 0164-0682 LANGUAGE: English RECORD TYPE: Fulltext

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WORD COUNT: 9633 LINE COUNT: 00814

... for presenting bills and accepting payments, in addition to the multiple usernames and passwords the consumer must remember. While this model was acceptable to the early adopters, it may be too cumbersome for the broader consumer market.

Another...this model to billers was that they were not involved in the process. Billers were unaware that their customers' information had been screen scraped. This raised concerns about security, privacy, and data accuracy, as...provider, but the service provider executes the payment by writing a check to the biller. Consumers are often unaware that a check payment has been made to the biller because their portion of the...

14/3,K/11 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2008 The Gale Group. All rts. reserv.

09767915 SUPPLIER NUMBER: 19772837 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Learning to like Castor Oil; financial planning would seem to be a natural service for banks and their customers alike, but not everyone likes what's good for them.

Holliday, Karen Kahler

US Banker, p41(4)

Sep, 1997

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2468 LINE COUNT: 00198

... prospect streams to other divisions of the bank, particularly trust. Many times, lucrative trust customers go unnoticed because their debt is paid off and they're not taking out mortgages or other...of dying has been replaced by the fear of outliving retirement assets."

Furash agrees. But while conditions are ripe, he adds that consumers are sending mixed messages when it comes to financial planning. "Intellectually, consumers may...

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File 2:INSPEC 1898-2007/Dec w2
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 File 35:Dissertation Abs Online 1861-2007/Oct
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 File 65:Inside Conferences 1993-2008/Jan 10
 (c) 2008 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Nov
 (c) 2007 The HW Wilson Co.
 File 139:EconLit 1969-2007/Nov
 (c) 2007 American Economic Association
 File 256:TecInfoSource 82-2008/Sep
 (c) 2008 Info.Sources Inc
 File 474:New York Times Abs 1969-2008/Jan 11
 (c) 2008 The New York Times
 File 475:Wall Street Journal Abs 1973-2008/Jan 11
 (c) 2008 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

Set	Items	Description
S1	106591	(FINANCIAL OR CREDIT OR DEBIT OR BANK OR BANC OR MONEY)(1N- (PRODUCT OR PRODUCTS OR SERVICE OR SERVICES OR ACCOUNT OR AC- COUNTS OR CARD OR CARDS) OR CHARGEACCOUNT? ? OR CREDITLINE? ? OR CREDIT(2N)(LINE OR LINES)
S2	26593	APPLICANT OR APPLICANTS OR CUSTOMER OR CUSTOMERS OR CONSUM- ER OR CONSUMERS OR CLIENT OR CLIENTS OR BUYER OR BUYERS OR EN- ROLEE OR ENROLEES OR PARTICIPANT? ? OR SUBSCRIBER? ? OR PARTI- CIPAT?R? ? OR PATRON OR PATRONS OR SHOPPER OR SHOPPERS
S3	9786	QUALIFY??? OR QUALIFIE? ? OR ELIGIBLE OR ELIGIBILITY OR SU- ITABLE OR CRITERI??? OR REQUIREMENT? ? OR PREREQUISITE? ? OR - CONDITION?? OR PRECONDITION? ? OR APPROV??? OR ACCEPT??? OR A- CCEPTANCE OR ACCEPTABLE
S4	17108	DYNAMIC?? OR INTERACTIV??? OR REALTIME OR (REAL OR ACTUAL)- ()TIME OR ADAPTIV? OR INTERACTIONAL OR AUTOMATED OR AUTOMATIC OR AUTOMATICALLY OR INTELLIGENT OR INTELLIGENTLY OR SMART OR - WHILE OR INSTANTANEOUS OR COINSTANTANEOUS OR IMMEDIATE??
S5	90	UNAWARE? ? OR UNNOTICED OR "NOT"() (AWARE? ? OR NOTIC??? OR DETECT??? OR SENSE? ? OR SENSING OR DISCERN??? OR DISCOVER??? OR ASCERTAIN???)
S6	32	S1 AND S2 AND S5
S7	22	S6 NOT PY>2001
S8	21	RD (unique items)

8/3,K/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2007 Institution of Electrical Engineers. All rts. reserv.

05845643

Title: How would you like to pay for that? A guide to digital cash and credit technology

Author(s): Somogyi, S.

Journal: Digital Media vol.4, no.7 p.13-17

Publication Date: 5 Dec. 1994 Country of Publication: USA

CODEN: DMEDEG ISSN: 1056-7038

Language: English

Subfile: D

Copyright 1995, IEE

...Abstract: exist or are being built. It's clear that today's schemes for providing a credit card number and expiration date, or tacking on additional charges to an online service or cable TV bill, are inadequate for providers, merchants and consumers. These methods lack security and authentication for both sides. That is, credit card numbers and personal identification numbers (PINs) are prone to interception and misuse. without elaborate encryption...

... no way to prove the identity of a network user. These inadequacies have not gone unnoticed. Numerous companies, with nary a government in sight, have been working on solutions to the...

...see widespread deployment. Regardless of which better mousetrap is used, changes in telecommunications networks and consumer PCs and televisions will precede the realization of interactive services as viable buying and selling...

...Identifiers: consumer PCs

8/3,K/2 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2007 ProQuest Info&Learning. All rts. reserv.

02082819 ORDER NO: AADAA-IEP12410

A needs assessment of Sussex County elders for community based health and supportive services

Author: Carter, Susan E.

Degree: M.S.

Year: 1988

Corporate Source/Institution: Salisbury University (1505)

Source: VOLUME 43/06 of MASTERS ABSTRACTS.

PAGE 2188. 218 PAGES

ISBN: 0-542-03079-9

Sheth and Howard's (1969) theory of Buyer Behavior was applied to a needs assessment of nine current and four potential community based...

...System. They were also very willing to pay for this service. Nursing home insurance and financial services did not receive strong support.

This research demonstrates the need for a county-wide Information...

...currently offered in Sussex County, is not accessible to many elders, and most seniors are unaware of its existence. The I & R Network can then become the entry point for...

8/3,K/3 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2007 The HW Wilson Co. All rts. reserv.

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2156223 H.W. WILSON RECORD NUMBER: BAST00034297
Inside Jobs
Young, Deborah;
Wireless Review v. 17 no9 (May 1 2000) p. 14-20
DOCUMENT TYPE: Feature Article ISSN: 1099-9248

...ABSTRACT: of understanding of industry statistics are some of the reasons why employee fraud often goes unnoticed. The 4 types of fraud most frequently perpetrated by wireless employees are submission of false applications to collect commissions, illegal use of customers' credit card numbers, illegal crediting of accounts, and use of demo accounts to provide free service to...

8/3,K/4 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2007 American Economic Association. All rts. reserv.

492449
TITLE: Los nuevos canales de distribucion de las cajas de ahorros espanolas. (with English summary.)
AUTHOR(S): Olavarrieta, Jose A.
AUTHOR(S) AFFILIATION: Unlisted
JOURNAL NAME: Papeles de Economia Espanola,
JOURNAL VOLUME & ISSUE: 0 74-75,
PAGES: 84-88
PUBLICATION DATE: 1998
AVAILABILITY: [http://www.funcas.ceca.es/Publicaciones/Papeles Economia Espanola.asp](http://www.funcas.ceca.es/Publicaciones/Papeles_Economia_Espanola.asp)
ISSN: 0210-9107
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract

...ABSTRACT: financial institutions, namely the New Distribution Channels, which are constantly bringing about changes in the financial services provided by the banks and savings banks. These include home banking, either by way of...

...single out three risks to banking distribution: the foreseeable tendency in the future towards declining client loyalty to his bank; de-intermediation and, lastly, in quite the opposite direction, a risk of "re-intermediation", with the appearance of a new type of intermediary intervening between the client and his financial institution. The future will not catch the financial institutions unawares, particularly the Spanish savings banks, as they are ready to take on such challenges and to occupy a position of technological leadership in the financial service industry.

...DESCRIPTOR(S) (1991 to Present): G200); Bank; Banking; Financial Institutions; Financial Services; Savings Bank

8/3,K/5 (Item 2 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2007 American Economic Association. All rts. reserv.

353125
REVIEW OF: The evolution of U.S. finance. Volume 1. Federal Reserve monetary policy: 1915-1935. Volume 2 Restructuring institutions and markets
REVIEWER(S): Schwartz, Anna J.
REVIEWER(S) AFFILIATION: NBER, NY
JOURNAL NAME: Journal of Economic Literature,
JOURNAL VOLUME & ISSUE: 33 2,
PAGES: 869-871
PUBLICATION DATE: June 1995

Robert Finley

ISSN: 0022-0515

DOCUMENT TYPE: Book Review

BOOK(S) REVIEWED:

D'Arista, Jane W.. The evolution of U.S. finance. Volume 1. Federal Reserve monetary policy: 1915-1935. Volume 2 Restructuring institutions and markets. Columbia University Seminar Series. Armonk, N.Y. and London: Sharpe, 1994. (ISBN: 1-56324-231-1 pbk; 1-56324-233-8 pbk)

TEXT:

... Arista was chief finance economist employed by the House Energy and Commerce Subcommittee on Telecommunications, Consumer Protection, and Finance, then chaired by Timothy Wirth. The 1986 report has been revised and...

...appointment process of Reserve bank presidents attests. Opponents of the existing process seem to be unaware that the mixture of private and public sector control of the central bank is an...

... Volume I. In four parts, the study covers (1) past and present developments in the financial services industry including its regulation, (2) the goals of regulation, (3) the protection of customers of financial institutions, and (4) the author's proposals for reform of financial guaranty programs...

...s view, as banking declines in importance, it is necessary to extend regulation to other financial services institutions. A 40-odd-page introduction by the author provides a detailed summary of the...

... public policy are (1) finding a balance between increased competitive opportunities and equity within the financial services industry sought by intermediaries and regulatory concerns for the soundness of the financial system; (2) preventing conflicts of interest and concentration in the provision of financial services; (3) ensuring that financial institutions channel funds into productive uses; (4) protecting customers and cushioning the impact of failures. These objectives take for granted that "finance is special..."

8/3,K/6 (Item 1 from file: 256)

DIALOG(R)File 256:TecInfoSource

(c) 2008 Info.Sources Inc. All rts. reserv.

00160876 DOCUMENT TYPE: Review

PRODUCT NAMES: SSL (Secure Socket Layer) (835111); Cybercrime (846058); Trojans (820197); Phishing (812149)

TITLE: E-commerce in Crisis: When SSL Isn't Safe

AUTHOR: Grimes, Roger

SOURCE: InfoWorld, v28 n18 p26(5) May 1, 2006

ISSN: 0199-6649

HOME PAGE: <http://www.infoworld.com>

FILE SEGMENT: Review

RECORD TYPE: Product Analysis

REVISION DATE: 20071200

Security experts report that cybercrime is siphoning untold millions of dollars from banks and their customers using Secure Sockets Layer (SSL)-evading Trojans and ever more refined phishing techniques. All antivirus...

...Therefore, the crooks are using SSL-evading Trojans that install themselves on the PCs of unaware users and capture log-on credentials or

Robert Finley

manipulate transactions after a successful logon. In both...

...transaction authorization protection. Banks should lead by example and should also clearly communicate to all customers the bank's policy regarding requests for additional information. For instance, customers should be told that requests for the bank account number and PIN will never be made via e-mail.

DESCRIPTORS: Consumer Protection; Financial Institutions; Internet Security; Network Security

8/3,K/7 (Item 2 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2008 Info.Sources Inc. All rts. reserv.

00152562 DOCUMENT TYPE: Review

PRODUCT NAMES: Cybersecurity (805017)

TITLE: Fighting Back: As cyber-attacks soar; an industry mobilizes...

AUTHOR: Fisher, Dennis

SOURCE: eWeek, v21 n23 p21(2) Jun 7, 2004

ISSN: 1530-6283

HOME PAGE: <http://www.eweek.com>

FILE SEGMENT: Review

RECORD TYPE: Product Analysis

REVISION DATE: 20071200

...logs, verbatim text, and links to seemingly authentic replicas of corporate web sites to lure unaware users and get them to offer up private information with such appeals as Problems with...

...use universal resource locators (URLs) that seem authentic. The DOJ and the FDIC have warned consumers about the problem and provided suggestions for defending against them. In the private sector, Identrus plans to address the issue by issuing institutional certificates to customers and allowing such banks to offer client digital certificates to bank customers later in Spring 2004. Moreover, Microsoft has developed a technical specification for a proposed system...

DESCRIPTORS: Computer Security; Consumer Protection; Credit Cards; Digital Certificates; Fraud Protection; Internet; Internet Security; Privacy

8/3,K/8 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2008 The New York Times. All rts. reserv.

07534150 NYT Sequence Number: 990906970706
CREDIT INDUSTRY TIGHTENS TERMS ON MANY CARDS
Hansell, Saul
New York Times, Col. 1, Pg. 1, Sec. 1
Sunday July 6 1997

ABSTRACT:

Credit card issuers, hurt by brutal competition and rising defaults, have started to raise fees and interest rates, limit credit lines and scale back most generous bonus programs; losses from bad credit card debt have risen to 7 percent of total balances; industry retreat is so subtle that many consumers may not notice change; graphs (M)

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DESCRIPTORS: Credit Cards and Accounts; Defaulting; Interest Rates

8/3,K/9 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2008 The New York Times. All rts. reserv.

00653515 NYT Sequence Number: 115860750212
(Bankers Trust Co repts financial officer Stephen Benjamin was dismissed in Nov '74 because of his dealings with bankrupt former Md millionaire Joel Kline, whose testimony resulted in resignation of former Vice Pres Spiro T Agnew. Disclosure is made in response to recent testimony by Kline during Fed bankruptcy proceeding, Baltimore, in which he asserted that he had given \$25,000 to officer of Bankers Trust to obtain loans, and that he had paid bribes to Chem Bank officials to obtain \$300,000 line of credit. Kline testified that bribes to banks usually amounted to 3% of amt of money eventually borrowed if it were paid by check, and 2% if paid in cash. Eugene M Feinblatt, trustee for Kline's bankrupt holdings testifies that Kline had inflated value of his real estate by selling and reselling same property at higher prices to different corps he owned, and that he 'siphoned off' \$1.6-million of bank loans for his own use. Bankers Trust says action was taken after internal investigation of Benjamin's dealings with Kline. Chem Bank spokesman says bank is investigating published repts since it previously was unaware of situation. NYS banking law lists as misdemeanor payment to bank employes to obtain loans. Kline pleaded guilty in '73 to obstructing SEC investigation of his financial activities (M).)

ALLAN, JOHN H
New York Times, Col. 2, Pg. 15
Wednesday February 12 1975

...loans, and that he had paid bribes to Chem Bank officials to obtain \$300,000 line of credit. Kline testified that bribes to banks usually amounted to 3% of amt of money eventually...

...with Kline. Chem Bank spokesman says bank is investigating published repts since it previously was unaware of situation. NYS banking law lists as misdemeanor payment

DESCRIPTORS: BRIBERY; CONSUMER CREDIT; CREDIT (GENERAL); VICE PRESIDENTS AND VICE PRESIDENCY

8/3,K/10 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09567515
Card firms sued over fees abroad
UK: CREDIT CARD COMPANIES ACCUSED OF PROFITEERING
Sunday Times (ST) 22 Jul 2001 Money p.1
Language: ENGLISH

UK: CREDIT CARD COMPANIES ACCUSED OF PROFITEERING

... when UK cardholders make transactions outside the European Union, and Mastercard charges 0.25%. US customers are charged 1% by both companies. This is way more than the true cost of...

... years. The fees are passed to the banks, who then issue the charges to the shopper, of ten with a surplus bank fee attached. This is often in the region of...

... does not even show up on a bank statement, meaning that many users are actually unaware of the fact that they are being charged. Visa and

Robert Finley

Mastercard have both defended their...

PRODUCT: Credit Card Services
EVENT: Commodity & Service Prices

8/3,K/11 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09499881
Retailers to push switch to euro
EUROPE: RETAILERS TO DISPLAY PRICES IN EUROS
Financial Times (FT) 04 Apr 2001 p.10
Language: ENGLISH

... The European Commission has said there is a lack of awareness amongst small businesses and consumers to the euro changeover. One in three small businesses were unaware of the changes and 90% of new bank accounts are still denominated in national currencies. Dual pricing will continue until dual circulation of currencies...

8/3,K/12 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09427224
Consumers happy to remain ignorant
UK: PERSONAL FINANCE KNOWLEDGE UNIMPORTANT TO PUBLIC
Financial Adviser (FLA) 7 Dec 2000 p.2
Language: ENGLISH

Consumers happy to remain ignorant

... finance is not important to the public in the UK, according to two studies. A Financial Services Authority report entitled 'Informed Decisions?' suggests that not many people read informative documents, that the tendency is not to shop around, and that consumers are unaware of charges and investment risks. Over six in ten consumers are not interested in finding out more, according to an Association of Unit Trusts and...

PRODUCT: Financial Services

8/3,K/13 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09389618
Homebuyers lose thousands in "needless" fearover loans
UK: PANIC SELLING OF ENDOWMENT POLICIES
Mail on Sunday (AOK) 22 Oct 2000 Financial p.38
Language: ENGLISH

... press reports of endowment misselling plus letters from insurers predicting a shortfall in endowments. Consequently, consumers are selling the policies as they fear policies will not generate enough money to repay mortgages. As a result of the panic and the public generally being unaware that disposing of an endowment mortgage is the worst thing to do, the UK Financial Services Authority (FSA) has requested that companies providing endowment products give customers new projections for policies.

COMPANY: FINANCIAL SERVICES AUTHORITY

8/3,K/14 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06493051

Cuatro de cada diez usuarios de tarjetas desconocen las comisiones q\

SPAIN: CARD USERS IGNORANT ABOUT COMMISSION
Cinco Dias (CDS) 10 Jul 1997 p.15
Language: SPANISH

According to a report prepared by DBK, approximately four out of every ten credit or debit card holders in Spain are unaware of the amount of commission they pay for maintenance of their cards. Around 50% are unaware of the promotions in which they could participate by being card holders and 60% know...

... under 45 and living in larger cities. The study revealed that the main inconvenience of credit / debit cards, according to consumers, is loss or theft. The main advantage is being able to obtain cash at any...

PRODUCT: Commercial Banks Consumer Finance Institutions

8/3,K/15 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05981165

Number's up for phone surcharges

UK: MANAGERS UNAWARE OF HOTEL SURCHARGES
Daily Telegraph (DT) 03 May 1994 p.29
Language: ENGLISH

UK: MANAGERS UNAWARE OF HOTEL SURCHARGES

Many managers are unaware of the massive surcharges imposed by European hotels for phone calls, according to a survey...

... are ways to avoid the surcharges, such as using BT's free phonecard which allows customers to charge any calls to their home bill; while many other major phone groups offer credit /calling card systems.

8/3,K/16 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05916467

Credit cardholders who defer debt pay dearly

SINGAPORE: SURVEY ON CREDIT CARD HOLDERS
The Straits Times (XBB) 08 Jan 1994 P.44
Language: ENGLISH

SINGAPORE: SURVEY ON CREDIT CARD HOLDERS

...Such a cardholder is also said to likely have more than one card and be unaware that interest is being charged on late payments or that interest charges are relatively steep...

... of his bills. The survey was commissioned by charge-card company American Express and the Consumers' Association of Singapore (Case). It polled a total of 501 cardholders who have two or...

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COMPANY: CASE; CONSUMERS ' ASSN OF SINGAPORE; AMERICAN EXPRESS; NATL
UNIVERSITY OF SINGAPORE

PRODUCT: Credit Card Services

8/3,K/17 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05428307

What you may not know about credit cards
UK - 47% OF PEOPLE ARE UNAWARE OF CREDIT CARD CHARGES
Times (TS) 7 November 1992 p34

What you may not know about credit cards
UK - 47% OF PEOPLE ARE UNAWARE OF CREDIT CARD CHARGES

UK: 47% of people are not aware that they may have to pay a fee for
using credit cards, according to a survey of 1k people carried out by
Gallup for American Express. The...

...25% of people did not know how to change to a different card, with 35%
unaware that they could save money by changing to a card with a lower
interest rate. Article looks at the charges on various cards, with some
charging lower interest rates to customers who pay an annual fee for the
card.

PRODUCT: Credit Card Services

8/3,K/18 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04478464

MPs declare war on credit card rip-offs
UK - GOVT PRESSURED TO ACT ON CREDIT CARD INTEREST RATES
Today (TY) 27 August 1991 p12
ISSN: 0040-8379

MPs declare war on credit card rip-offs
UK - GOVT PRESSURED TO ACT ON CREDIT CARD INTEREST RATES

...Tory MPs are calling for the govt to act on the high interest rates for
credit card sales, where all but one of the top high street stores have
refused to reduce...

...and John Lewis Group charges 23.8% on in-store cards. It is thought that
consumers are not aware of these high charges.*

PRODUCT: Credit Card Services

8/3,K/19 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04118555

ABBEY NATIONAL CRITICISED OVER MORTGAGE OFFER
UK - ABBEY NATIONAL CRITICISED OVER MORTGAGE OFFER
Money Week (MYW) 27 February 1991 p7

...criticism for the way in which it marketed its latest mortgage offer for
first-time buyers, by Cifa. Abbey National offered first time buyers a

Robert Finley

1.25% discount until 28 February 1992 providing borrowers took out an Abbey National...

... Cifa claims that Abbey National is targeting an expensive offer at 'potentially naive and financial unaware' first time buyers.

PRODUCT: Financial Services

8/3,K/20 (Item 11 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03518473

CITIBANK HUNTS FOR BUILDING SOCIETY PURCHASE

UK - CITIBANK HUNTS FOR BUILDING SOCIETY PURCHASE
Money Week (MYW) 6 June 1990 p1

...and vote, with a 75% in favour vote needed for a bid to succeed. The client is believed to be so secret that even some executives at ABM are unaware of its identity. Citibank may 'aim low' and a likely target would be a building...

PRODUCT: Financial Services

8/3,K/21 (Item 12 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(C) 2002 The Gale Group. All rts. reserv.

02952209

TAURUS SETS OUT TO REDUCE BANK CHARGES

UK - TAURUS SETS OUT TO REDUCE BANK CHARGES
Financial Times (C) 1991 (FT) 3 October 1989 p17

Taurus Financial Services was created in 1986 to advise small businesses on financial matters, but has now moved into the field of advising clients on how to reduce their bank charges. According to C Moor and K Pestell, founders of Taurus, many banks often make mistakes when imposing bank charges, and that customers are either unaware or afraid to challenge errors. The problem with banks overcharging, or making such errors is...

PRODUCT: Financial Services

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File 347:JAPIO Dec 1976-2007/Jul(Updated 071031)
 (c) 2007 JPO & JAPIO
 File 348:EUROPEAN PATENTS 1978-2007/ 200802
 (c) 2008 European Patent Office
 File 349:PCT FULLTEXT 1979-2007/UB=20071227UT=20071120
 (c) 2007 WIPO/Thomson
 File 350:Derwent WPIX 1963-2008/UD=200802
 (c) 2008 The Thomson Corporation

Set	Items	Description
S1	62630	(FINANCIAL OR CREDIT OR DEBIT OR BANK OR BANC OR MONEY)(1N-)(PRODUCT OR PRODUCTS OR SERVICE OR SERVICES OR ACCOUNT OR AC- COUNTS OR CARD OR CARDS) OR CHARGEACCOUNT? ? OR CREDITLINE? ? OR CREDIT(2N)(LINE OR LINES)
S2	32558	APPLICANT OR APPLICANTS OR CUSTOMER OR CUSTOMERS OR CONSUM- ER OR CONSUMERS OR CLIENT OR CLIENTS OR BUYER OR BUYERS OR EN- ROLEE OR ENROLEES OR PARTICIPANT? ? OR SUBSCRIBER? ? OR PARTI- CIPAT?R? ? OR PATRON OR PATRONS OR SHOPPER OR SHOPPERS
S3	34697	QUALIFY??? OR QUALIFIE? ? OR ELIGIBLE OR ELIGIBILITY OR SU- ITABLE OR CRITERI??? OR REQUIREMENT? ? OR PREREQUISITE? ? OR - CONDITION?? OR PRECONDITION? ? OR APPROV??? OR ACCEPT??? OR A- CCEPTANCE OR ACCEPTABLE
S4	40227	DYNAMIC?? OR INTERACTIV??? OR REALTIME OR (REAL OR ACTUAL)- ()TIME OR ADAPTIV? OR INTERACTIONAL OR AUTOMATED OR AUTOMATIC OR AUTOMATICALLY OR INTELLIGENT OR INTELLIGENTLY OR SMART OR - WHILE OR INSTANTANEOUS OR COINSTANTANEOUS OR IMMEDIATE??
S5	2329	UNAWARE? ? OR UNNOTICED OR "NOT"() (AWARE? ? OR NOTIC??? OR DETECT??? OR SENSE? ? OR SENSING OR DISCERN??? OR DISCOVER??? OR ASCERTAIN???)
S6	8756	S2(6N)S3
S7	10867	S2(6N)S4
S8	147	S1(12N)S6(12N)S7
S9	120	S8 AND IC=(G06F OR G06Q)
S10	13	S9 AND S5

10/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2008 European Patent Office. All rts. reserv.

02070470

Trusted infrastructure support systems, methods and techniques for secure electronic commerce, electronic transactions, commerce process control and automation, distributed computing, and rights management

Zuverlässige Infrastrukturhilfssysteme, Verfahren und Techniken für sicheren elektronischen Handel, elektronische Transaktionen, Handelsablaufsteuerung und Automatisierung, verteilte Verarbeitung und Rechteverwaltung

Systemes, procedes et techniques de support d'infrastructure securisee pour le commerce electronique securise, transactions electroniques, controle et automatISATION du processus de commerce, informatique distribuee et gestion des droits

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale, CA 94085, (US), (Applicant designated States: all)

INVENTOR:

Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)

Van Wie, David M., 51430 Williamette Street 6, Eugene, OR 97401, (US)

Weber, Robert, 50 Watertown St.Ste. 607, Watertown, MA 02472-2533, (US)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn, London WC1V 6BX, (GB)

PATENT (CC, No, Kind, Date): EP 1679668 A2 060712 (Basic)
EP 1679668 A3 061025

APPLICATION (CC, No, Date): EP 2006075651 960904;

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; SI

RELATED PARENT NUMBER(S) - PN (AN):

EP 974129 (EP 96932173)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20060915 H EP

G07F-0007/00 A I L B 20060101 20060915 H EP

ABSTRACT WORD COUNT: 252

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200628	2286
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SPEC A	(English)	200628	66390
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Total word count - document A	68688
-------------------------------	-------

Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	68688
------------------------------------	-------

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20060915 H EP...

...SPECIFICATION electronic community need reliable, efficient electronic payment mechanisms to service themselves and other value chain participants .

Purchasers in the electronic marketplace, while often unaware of the behind-the-scenes intricacies of payment transaction activity, nonetheless require easy to use, efficient and flexible interfaces to payment mechanisms and financial obligation fulfillment systems.

Rights holders in all types of electronic "content" (for example, analog or...

10/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02018194

Secure transaction management
Gesicherte Transaktionsverwaltung
Gestion de transactions securisees

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale,
CA 94085, (US), (Applicant designated States: all)

INVENTOR:

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Sibert, W. Olin, 30 Ingleside Road, Lexington, MA 02173-2522, (US)
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)
Van Wie, David M., 51430 Willamette Street, 6 Eugene, OR 97401, (US)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn,
London WC1V 6BX, (GB)

PATENT (CC, No, Kind, Date): EP 1621960 A2 060201 (Basic)
EP 1621960 A3 070110

APPLICATION (CC, No, Date): EP 2005076129 970829;

PRIORITY (CC, No, Date): US 706206 960830

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 922248 (EP 97939670)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20060913 H EP

ABSTRACT WORD COUNT: 51

NOTE:

Figure number on first page: 70

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200605	249
SPEC A	(English)	200605	180527
Total word count - document A			180807
Total word count - document B			0
Total word count - documents A + B			180807

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20060913 H EP

...SPECIFICATION that detects tampering and/or destroys sensitive
information within secure environment 503 when tampering is detected .
SPU 500 in this example is an integrated circuit ("IC") "chip" 504
including "hardware" 506...

...of, and where appropriate, payment for VDE objects 300 (through the use
of prepayments, credits, real - time electronic debits from bank
accounts and/or VDE node currency token deposit accounts). SPU 500 may
perform other transactions related...a co-sine transform, for example)
such that detailed and/or complete instruction sequences are not stored
explicitly on storage devices and/or in active memory but rather are
generated as...

10/3,K/3 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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01349378 **Image available**

METHODS AND SYSTEMS FOR PERFORMING TOKENLESS FINANCIAL TRANSACTIONS OVER A TRANSACTION NETWORK USING BIOMETRIC DATA

PROCEDES ET SYSTEMES PERMETTANT D'EXECUTER DES TRANSACTIONS FINANCIERES SANS JETON SUR UN RESEAU DE TRANSACTIONS A L'AIDE DE DONNEES BIOMETRIQUES

Patent Applicant/Assignee:

GOLDFINGER BIOMETRIC SERVICES CORPORATION, 5618 Geary Boulevard, Suite 106, San Francisco, CA 94121, US, US (Residence), US (Nationality),
(For all designated states except: US)

Patent Applicant/Inventor:

ZUKERMAN Zev, 5618 Geary Boulevard, Suite 106, San Francisco, CA 94121, US, US (Residence), US (Nationality),

Legal Representative:

BECKER Robert D et al (agent), Manatt, Phelps & Phillips, LLP, 1001 Page Mill Road, Building 2, Palo Alto, CA 94304, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200631923 A2-A3 20060323 (WO 0631923)

Application: WO 2005US32816 20050915 (PCT/WO US2005032816)

Priority Application: US 2004611069 20040915; US 2004954095 20040928; US 2005227733 20050914

Parent Application/Grant:

Related by Continuation to: US 2005954095 20050928 (CIP)

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH
PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN
YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext word Count: 13874

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0040/00 ...

Fulltext Availability:

Detailed Description

Detailed Description

... thief would not have the corresponding information to access the actual bank account.

Customers are not aware of the credit account classification numbers and are thus not able to generate a transaction...the transaction amount. At this point, the transaction has not yet been authorized, nor yet accepted by the customer.

[00911 while the customer is selecting which account to use, the biometric...

...continues to process the transaction.

[00921 Here there are two types of scenarios.

[00931 A. Debit account selected: If a debit account is selected,

Robert Finley

the transaction is authorized instantly at the biometric-enabled POS terminal, because the...
...to perform two transactions at nearly the same time at two adjacent terminals.

Thus, for debit accounts, settlement may optionally be initiated immediately upon acceptance by the customer.

[0094] B. Credit account selected: If a credit account is selected, then the biometric-enabled POS terminal creates a new file comprising of the selected credit account and transaction amount information that is sent back to the NOC. This is sent to...

10/3,K/4 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01173247 **Image available**

AN INTERNET SYSTEM FOR AUTHENTICATING MEMBERSHIP PROFILE INFORMATION
SYSTEME INTERNET D'AUTHENTIFICATION D'INFORMATIONS DE PROFIL DE MEMBRE
Patent Applicant/Inventor:

ACKERMAN David, 9590 Chesapeake Drive, Suite 116, San Diego, CA 92123, US
, US (Residence), US (Nationality)

Legal Representative:

KING Michael (agent), 268 North, 980 East, Lindon, UT 84042, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200495318 A1 20041104 (WO 0495318)

Application: WO 2004US11863 20040416 (PCT/WO US04011863)

Priority Application: US 2003417689 20030416

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8291

Main International Patent Class (v7): G06F-017/30

Fulltext Availability:

Detailed Description

Detailed Description

... use the first member's password. The other subscribers to the service may be completely unaware that they are not communicating with the person the profile was created to represent.

100081...

...one item does not match or that the value of the scaled information is deficient, approval may be denied and the applicant (200) may be notified as an automated response in the application process. For the applicant (200) who has been approved, the applicant's credit card information is transmitted to a credit approval agency (216), such as a credit card company. If the credit approval agency denies payment, the applicant (200) may be notified either immediately through a "Sorry" screen (218) or through the applicant's email account.

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If payment and identification are approved , the applicant (200) becomes a member (304) (See FIG. 3) and the server (204) posts (218) the ...

10/3,K/5 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01081867 **Image available**

METHOD FOR CONDUCTING PRESCRIPTION DRUG CO-PAYMENT PLANS

PROCEDE POUR REALISER DES PLANS DE CO-PAIEMENT DE MEDICAMENTS DELIVRES SUR ORDONNANCE

Patent Applicant/Assignee:

OMNICARE INC, 1600 RiverCenter II, 100 East River Center Boulevard,
Covington, KY 41011, US, US (Residence), US (Nationality)

Inventor(s):

KALIES Ralph F, 5772 Kumbier Road, Pickett, WI 54964, US,

Legal Representative:

LIENESCH Theodore D (et al) (agent), Thompson Hine LLP, 2000 Courthouse
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200403692 A2-A3 20040108 (WO 0403692)

Application: WO 2003US20326 20030627 (PCT/WO US03020326)

Priority Application: US 2002392066 20020627

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PG PH PL PT RO RU SC SD SE
SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext word Count: 6735

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... payment of \$5 - \$10. The remaining portion of the prescription charges are billed to the credit card account listed in the subscriber's eligibility file. Thus, while the plan according to the present invention still requires a 1 00% co-pay by...prescription medication to treat a minor or perceived problem that the

1 8

patient was unaware of prior to exposure to the advertising. Under the typical self-funded, capped prescription benefit...

10/3,K/6 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS

PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

Robert Finley

(Residence), US (Nationality)

Inventor(s):

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94115, US,

CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box
52037, Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)

Application: WO 2000US35216 20001222 (PCT/WO US0035216)

Priority Application: US 99470805 19991222; US 99469525 19991222; US
99470039 19991222

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ EE ES FI GB GE
GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 98671

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... present invention, forms indicating the negotiated terms may be
exchanged utilizing the network. Further, the buyers may be optionally
allowed to negotiate terms of the transactions with the sellers utilizing
a site on the network.

Buyer financing

o Purchasing cards and lines of credit to provide pre- approved
credit to accepted
applicants

o Inventory and lease financing

Seller financing

o Factoring to finance short-term receivables

O...

10/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RESEAUÉE, ET
PROCÉDÉ ASSOCIÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,

Robert Finley

2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext word Count: 156214

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Tomorrow's networks are expected to support: "multimedia" applications with their much greater bandwidth and real - time delivery requirements . The next generation networks should also have the ability to dynamically reconfigure the network so...

10/3,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

Robert Finley

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 157840

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... technology, and enabling eCommerce Software Packages; Figure 92 illustrates a flowchart for a method for automated performance of services on a network in accordance with an embodiment of the present invention... Tomorrow's networks are expected to support "multimedia" applications with their much greater bandwidth and real - time delivery requirements. The next generation networks should also have the ability to dynamically reconfigure the network so...as the call-request packet, to the destination DTE, the latter replying with a call- accepted packet. In response, the calling DCE issues a call-connected packet to its related DTE...

...example, the exponential growth of remote access has made their jobs more difficult, as the requirement to establish and manage connections for remote offices and telecommuters is often required without additional ...NM/NINS market offering is two fold.

The current opportunity that presents itself is MNS. While this market opportunity for clients is I O large, they need assistance in understanding data network management - for years they...

10/3,K/9 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00786965 **Image available**
METHOD AND SYSTEM FOR REDEEMING PRODUCT MARKETING REBATES
PROCEDE ET SYSTEME SERVANT A OBTENIR DES RABAIS COMMERCIAUX SUR DES PRODUITS

Patent Applicant/Inventor:

DEVLIN Edward A, 302 Tanglewood Terrace, Downingtown, PA 19335, US, US
(Residence), US (Nationality)
QUINLAN Chris, 8 Quail Run, Greenville, DE 19807, US, US (Residence), US
(Nationality)

Legal Representative:

DONNELLY Rex A IV (et al) (agent), Ratner & Prestia, P.O. Box 7228,
Wilmington, DE 19803, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200120445 A1 20010322 (WO 0120445)
Application: WO 2000US25462 20000915 (PCT/WO US0025462)
Priority Application: US 99154087 19990915; US 2000495819 20000202

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English

Fulltext Word Count: 18962

Main International Patent Class (v7): G06F-007/20
International Patent Class (v7): G06F-017/60 ...

... G06F-007/00

Fulltext Availability:
Detailed Description

Detailed Description

... administrator transfers to the consumer the cash value of all rebate claims satisfied by the consumer within the qualifying time period. The cash value may be in form of a check made out to the consumer, a credit to a smart card, a credit to a bank- or credit account, or a certificate for redemption only at a participating member of the retail network. As used...have incentive to use the card as often as possible, even if the consumer is unaware of pending rebate offers, just in case the transaction is a qualifying transaction. The key...

10/3, K/10 (Item 8 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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00784136

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR BUSINESS LOGIC SERVICES PATTERNS IN A NETCENTRIC ENVIRONMENT
SYSTEME, PROCEDURE ET ARTICLE DE FABRICATION POUR STRUCTURES DE SERVICES DE LOGIQUE DE COMMERCE DANS UN ENVIRONNEMENT S'ARTICULANT AUTOUR DE L'INTERNET

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116728 A2-A3 20010308 (WO 0116728)
Application: WO 2000US24197 20000831 (PCT/WO US0024197)
Priority Application: US 99387658 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150863

Main International Patent Class (v7): G06F-009/44
International Patent Class (v7): G06F-009/46

Fulltext Availability:
Detailed Description

Detailed Description

... registered users) and the general public. Usually, different types of

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users have different application security requirements limiting what data they can see and what functions they can execute. Also, new types of transactions such as verifying credit when doing ecommerce transactions also require additional application security services.

Error Handling Logging 2722
Error Handling...

10/3,K/11 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761437 **Image available**

METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS
PROCEDE ET DISPOSITIF PERMETTANT DE TRAITER DES OPERATIONS EFFECTUEES PAR
CARTE DE CREDIT

Patent Applicant/Assignee:

WALKER DIGITAL LLC, Five High Ridge Park, Stamford, CT 06905, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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US (Nationality), (Designated only for: US)

TULLEY Stephen C, 15 River Place, Stamford, CT 06907, US, US (Residence),
US (Nationality), (Designated only for: US)

TEDESCO Daniel E, Apt. 6, 192 Park Street, New Canaan, CT 06840, US, US
(Residence), US (Nationality), (Designated only for: US)

VAN LUCHENE Andrew S, 9 Greenwood Place, Norwalk, CT 06854, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

MASCHOFF Kurt M (et al) (agent), Intellectual Property Department, walker
Digital Corporation, One High Ridge Park, Stamford, CT 06905-1325, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200074011 A2-A3 20001207 (WO 0074011)

Application: WO 2000US12007 20000428 (PCT/WO US0012007)

Priority Application: US 99316546 19990521

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12956

International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... to sales attendants at the point-of-sale. Store
owners and management personnel are often unaware of whether or not
each
customer who qualifies for such an enhancement is in fact...financial
account,

24

the customer may be presented with a coupon printed or otherwise made

Robert Finley

immediately available to the customer at the merchant POS terminal following the customer acceptance of the charge enhancement offer.

while the best mode contemplated for carrying out the invention has been described in

10/3,K/12 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00747097 **Image available**

CREDIT PREQUALIFICATION AND GRANTING SYSTEM AND METHOD

PRESELECTION POUR L'OCTROI D'UN CREDIT ET SYSTEME ET PROCEDE D'OCTROI

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AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Detailed Description

English Abstract

...and method for prequalifying and selectively offering an opportunity to enroll or apply for a credit account (S4(b)) only to consumers satisfying certain preselection criteria, wherein individual consumers are automatically prequalified (S3) for credit at a point of contact between the consumer and a vendor (S10) and wherein the individual consumers are unaware that they are being prequalified.

Detailed Description

... and method for prequalifying and selectively offering an opportunity to enroll or apply for a credit account only to consumers satisfying certain preselection criteria, wherein individual consumers are automatically prequalified for credit at a point of contact between the consumer and a vendor and wherein the individual consumer is unaware that he or she is being prequalified.

With the increasing use of the internet by...

...at a point of contact between the consumer and a vendor wherein the

consumer is not aware that he or she is being prequalified and is offered the opportunity to enroll or...

...consumer when the consumer places an order for goods and services wherein the consumer is not aware that he or she is being prequalified and wherein an opportunity to enroll or apply...

...and method for prequalifying and selectively offering an opportunity to enroll or apply for a credit account only to those consumers satisfying certain preselection criteria, wherein individual consumers are automatically prequalified for credit at a point of contact between a consumer and a vendor and wherein the consumer is unaware that he or she is being prequalified.

In a preferred embodiment of the present invention, a system and method for prequalifying consumers for credit is provided, including: (a) automatically prequalifying a consumer for credit at a point of contact with a vendor; and, (b) selectively offering an opportunity to enroll or apply for a credit account only if the consumer satisfies certain preselection criteria; wherein the consumer is unaware that he or she is being 1 5 prequalified; wherein the prequalification process is facilitated...

...provi

In another preferred embodiment of the present invention, a system and method for prequalifying consumers for credit is provided, including: (a) automatically prequalifying a consumer for credit at a point of contact with a vendor; (b) selectively offering an opportunity to enroll or apply for a credit account only if the consumer satisfies certain preselection criteria; and, (c) instructing the consumer on how to enroll or apply for the credit account; wherein the consumer is unaware that he or she is being 1 0 prequalified; wherein the prequalification process is facilitated...

...contact.

In another preferred embodiment of the present invention, a system and method for prequalifying consumers for credit is provided, including: (a) automatically prequalifying a consumer for credit at a point of contact with a vendor; (b) selectively offering an opportunity to enroll or apply for a credit account only if the consumer satisfies certain preselection criteria; (c) obtaining from the consumer any additional information needed to complete an enrollment or credit application for the credit account; (d) processing the application; and, (e) immediately notifying the consumer of the results of the application, optionally, the consumer is immediately notified of the results of the application only if the consumer qualifies for a credit account; wherein the consumer is unaware that he or she is being prequalified; wherein the prequalification process is facilitated using information...

...a point of contact between a consumer and a vendor and wherein the consumer is unaware that he or she is being prequalified.

The system and method of the present invention...

...to the consumer, only if the consumer satisfies certain preselection criteria; wherein the consumer is unaware that he or she is being prequalified- wherein the prequalification process is facilitated using information...

10/3,K/13 (Item 1 from file: 350)
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0010470717 - Drawing available

WPI ACC NO: 2001-070548/200108

XRPX ACC No: N2001-053428

Credit pre-qualification and granting method, by selectively offering consumer opportunity to enroll or apply for credit account only if consumer satisfies certain preselection criteria

Patent Assignee: FLEET CREDIT CAR SERVICES LP (FLEE-N); FLEET CREDIT CARD SERVICES LP (FLEE-N)

Inventor: WILCOX W S

Patent Family (5 patents, 88 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2000060487	A1	20001012	WO 2000US8673	A	20000331	200108 B
AU 200040608	A	20001023	AU 200040608	A	20000331	200108 E
EP 1222555	A1	20020717	EP 2000920006	A	20000331	200254 E
			WO 2000US8673	A	20000331	
BR 200009527	A	20030305	BR 20009527	A	20000331	200322 E
			WO 2000US8673	A	20000331	
MX 2001009959	A1	20030701	WO 2000US8673	A	20000331	200420 E
			MX 20019959	A	20011002	

Priority Applications (no., kind, date): US 1999285281 A 19990402

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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WO 2000060487	A1	EN	21	1	
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National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200040608	A	EN	Based on OPI patent	WO 2000060487
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EP 1222555	A1	EN	PCT Application	WO 2000US8673
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			Based on OPI patent	WO 2000060487
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Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

BR 200009527	A	PT	PCT Application	WO 2000US8673
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			Based on OPI patent	WO 2000060487
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MX 2001009959	A1	ES	PCT Application	WO 2000US8673
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			Based on OPI patent	WO 2000060487
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Class Codes

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Original Publication Data by Authority**Original Abstracts:**

...and method for prequalifying and selectively offering an opportunity to enroll or apply for a credit account (S4(b)) only to consumers satisfying certain preselection criteria, wherein individual consumers are automatically prequalified (S3) for credit at a point of contact between the consumer and a vendor (S10) and wherein the individual consumers are unaware that they are being prequalified...

...a consumer for credit and selectively offering an opportunity to enroll or apply for a credit account to the consumer only if the consumer satisfies certain preselection criteria. More particularly, the invention relates to a system and method for prequalifying and selectively offering an opportunity to enroll or apply for a credit account (S4(b)) only to consumers satisfying certain preselection criteria, wherein individual consumers are automatically prequalified (S3) for

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credit at a point of contact between the consumer and a vendor (S10) and wherein the individual consumers are unaware that they are being prequalified.

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